

## **IN THE CLAIMS**

Please amend the claims as follows:

1. (Original) A consumer credit finance cashflow funding system including a local processor operable by a broker, said local processor including an input means to allow said broker to input data in respect of a funding request, and said local processor analysing said data using predefined rules to determine whether funding will be offered in response to said funding request; wherein said local processor synchronises data with a central processor; and wherein when said funding is accepted said system performs electronic settlement of contracts and payment schedules.
2. (Original) A system as claimed in claim 1, wherein when said local processor synchronises with said central processor, said central processor performs settlement of said funding request.
3. (Currently Amended) A system as claimed in claim 1-~~or 2~~, wherein following a failed payment said system creates default fees and performs automatic resubmissions.
4. (Currently Amended) A system as claimed in ~~any one of claims 1 to 3~~, claim 1 wherein said system forwards delinquent accounts to a debt collection service and notifies all stakeholders.
5. (Currently Amended) A system as claimed in ~~any one of the preceding claims~~ claim 1, wherein data stored on said local processor is replicated on said central processor.

6. (Currently Amended) A system as claimed ~~in any one of the preceding claims~~ claim 1, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.

7. (Original) A system as claimed in claim 6, wherein said data also includes database table and record identification codes.

8. (Currently Amended) A system as claimed in claim 1 ~~any preceding claim~~ wherein when said funding is accepted said system sources said funding from a plurality of funders.

9. (Original) A system as claimed in claim 8 wherein said system generates, processes and manages funding contracts for said plurality of funders in order to provide said funding.

10. (New) A system as claimed in claim 2, wherein following a failed payment said system creates default fees and performs automatic resubmissions.

11. (New) A system as claimed in claim 2 wherein said system forwards delinquent accounts to a debt collection service and notifies all stakeholders.

12. (New) A system as claimed in claim 3, wherein said system forwards delinquent accounts to a debt collection service and notifies all stakeholders.

13. (New) A system as claimed in claim 2, wherein data stored on said local processor is replicated on said central processor.

14. (New) A system as claimed in claim 3, wherein data stored on said local processor is replicated on said central processor.

15. (New) A system as claimed in claim 4, wherein data stored on said local processor is replicated on said central processor.

16. (New) A system as claimed in claim 2, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.

17. (New) A system as claimed in claim 3, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.

18. (New) A system as claimed in claim 4, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.

19. (New) A system as claimed in claim 5, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.